(d) if so, what are the guideline issued to Banks and Financial Institutions on the basis of wihch they write off such loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) The four major All India Term Lending Financial Institutions, viz. IDBI, IFCI, ICICI and IRBI do not have branches or subsidiaries abroad. Exim Bank, the other major Financial Institution, has only 3 overseas representative offices which do not undertake any commercial loaning activity. Hence the question of advancing foreign currency loans by these institutions through their subsidiaries or branches abroad does not arise.

As regards the nationalised banks, such information is not maintained centrally by the Reserve Bank of India who are now collecting it from their own Regional Offices as also from the Head Offices of the various commercial banks. The same would be laid on the Table of the House.

The information relating to writing off such loans by the nationalised banks would also be laid on the Table of the House after collection.

(d) The banks have been advised by the Reserve Bank of India to ensure that the write-off proposals are examined covering, amongst other things, the under noted aspects:

(i) That the sanctioning authority of advances had exercised his powers judiciously, and adhered to the guidelines issued by the bank in the matter of grant of advances and that normal tersms and conditions were stipulaed;

(ii) That there was no laxity in the conduct and post disbursement supervision of the advances.

(iii) That there was no act of commission or omission on the part of the staff leading to the debt proving irrecoverable; and

(iv) That all possible steps to recover the dues have been taken and there are no further prospects of recovering the debt and that the action of writing off loan or for entering into a compromise is in the larger interest of the bank.

इंडियन एयरलाइंस की अलाभकर सेवायें

4132. **श्री सत्य प्रकाश मालवीय:** क्या **नागर विमानन और पर्यटन** मंत्री यह बताने की कृपा करेंगे कि :

(क) इंडियन एयरलाइन्स की उन सेवाओं का ब्यौरा क्या है, जो अलाभकर हैं; और

इन सेवाओं को लाभप्रद बनाने के लिए क्या कदम उठाए जा रहे हैं ?

नागर विमानन और पर्यटन मंत्री श्री माधवराव सिंधिया : (क) मई, 1992 के दौरान जिस आखिरी मास के लिए अंनतिम आंकड़ों का मिलान किया गया था, इडियन एयरलाइन्स द्वारा परिचालित 134 सेवाओं में से, 22 सेवाओं पर रोकड़ लागत पूरी नहीं की जा सकी जिससे लगभग 1.76 करोड रुपए की हानि हुई ।

(ख) इंडियन एयरलाइन्स अपनी सेवाओं पर लगातार निगरानी रखती है । अपनी सेवाओं की आर्थिक स्थिति में सुधार करने की दृष्टि से विमान में परिवर्तन, आवृत्ति में कमी, मार्ग-पुनर्निधारण इत्यादि, जहां तक संभव होता है, किया जाता है ।